The listing of claims below will replace prior versions of claims in the application:

1. (Currently Amended) A computer-implemented method comprising:

analyzing a first financial account associated with a first financial institution;

analyzing a second financial account associated with a second financial institution, wherein the first financial account and the second financial account have [plurality of asset accounts having] a common account holder;

[identifying an attribute associated with each of the plurality of asset accounts; and]

determining whether an adjustment of assets among the [plurality of asset accounts] first financial account and the second financial account would benefit the account holder[.]; and

generating a recommendation describing the adjustment of assets if the adjustment would benefit the account holder.

2. (Currently Amended) A method as recited in claim 1 wherein analyzing a first financial account includes analyzing [the attribute is] an interest rate associated with the first financial account.

3. (Currently Amended) A method as recited in claim 1 further comprising identifying best available market interest rates for similar financial [asset] accounts.

4. (Currently Amended) A method as recited in claim 1 further comprising identifying a best interest rate among a [the] plurality of asset accounts.

5. (Currently Amended) A method as recited in claim 1 further comprising recommending opening a new financial [asset] account if available market interest rates for similar financial [asset] accounts are better than interest rates associated with the first financial account and the second financial account. [at least one of the plurality of asset accounts.]

6. (Currently Amended) A method as recited in claim 1 wherein the first financial account is [plurality of asset accounts includes a first asset account] associated with a first type of financial institution and [a] the second [asset] financial account is associated with a second type of financial institution.

7. (Currently Amended) A method as recited in claim 1 wherein determining whether an adjustment of assets would benefit the account holder includes determining whether [further comprising recommending adjustment of assets among the plurality of asset accounts if] such an adjustment would increase [the] interest earned by the account holder.

8. (Currently Amended) A method as recited in claim 1 further comprising

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recommending adjustment of assets among the plurality of asset accounts] offering to perform the recommended adjustment of assets if such an adjustment would increase the interest earned by the account holder [; and

offering to perform the recommended adjustment of assets].

9. (Currently Amended) A method as recited in claim 1 further comprising transferring assets from the first financial account to the second financial account. [form a first asset account with a lower interest rate to a second asset account with a higher interest rate.]

10. (Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 1.

11-51. Previously Canceled.

52. (New) A method as recited in claim 1 wherein generating a recommendation describing the adjustment of assets includes automatically transferring assets from the first financial account to the second financial account.

53.   (New)   A method as recited in claim 1 further comprising automatically performing the recommended adjustment of assets if the adjustment would benefit the account holder.

54. (New) A method as recited in claim 8 further comprising executing the adjustment of assets if the account holder accepts the offer to perform the recommended adjustment of assets.

55.   (New)   A method as recited in claim 1 wherein the first financial account is a cash account and the second financial account is a cash account.

56. (New) A method as recited in claim 1 further comprising identifying an interest rate associated with a cash account at a third financial institution.

57.   (New)   A method as recited in claim 1 wherein analyzing a first financial account includes analyzing fees associated with the first financial account.

58.   (New)   A method as recited in claim 1 wherein the recommendation includes recommending to close the first financial account.

59. (New) A computer-implemented method comprising:

identifying a first interest rate associated with a first cash account, wherein the first cash account is associated with a first financial institution;

identifying a second interest rate associated with a second cash account, wherein the second cash account is associated with a second financial institution, and wherein the first cash account and the second cash account have a common account holder;

determining whether an adjustment of assets among the first cash account and the second cash account would benefit the account holder; and

if the adjustment of assets would benefit the account holder, generating a recommendation describing the adjustment of assets among the first cash account and the second cash account.

60. (New) A method as recited in claim 59 wherein identifying interest rates and determining whether an adjustment of assets would benefit the account holder are performed at periodic intervals.

61. (New) A method as recited in claim 59 further comprising identifying a best available interest rate for similar cash accounts.

62. (New) A method as recited in claim 59 further comprising recommending opening a new cash account if a best available interest rate for similar cash accounts is better than the interest rate associated with the first cash account and the second cash account.

63. (New) A method as recited in claim 59 wherein determining whether an adjustment of assets among the first cash account and the second cash account would benefit the account holder includes determining whether such an adjustment would increase interest earned by the account holder.

64. (New) A method as recited in claim 59 wherein determining whether an adjustment of assets among the first cash account and the second cash account would benefit the account holder includes determining whether such an adjustment would decrease fees charged to the account holder.

65. (New) A method as recited in claim 59 further comprising offering to perform the recommended adjustment of assets if the adjustment of assets would benefit the account holder.

66. (New) A method as recited in claim 65 further comprising executing the adjustment of assets if the account holder accepts the offer to perform the recommended adjustment of assets.

67. (New) A method as recited in claim 59 wherein generating a recommendation describing the adjustment of assets includes automatically transferring assets from the first cash account to the second cash account.

68. (New) A method as recited in claim 59 wherein generating a recommendation describing the adjustment of assets includes closing the first cash account.

69. (New) A method as recited in claim 59 further comprising:

identifying a first fee associated with the first cash account; and

identifying a second fee associated with the second cash account.

70. (New) A method as recited in claim 69 wherein determining whether an adjustment of assets among the first cash account and the second cash account would benefit the account holder includes considering the first interest rate, the second interest rate, the first fee and the second fee.

71. (New) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 59.